Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 1 of 54

| United States Bankruptcy Court Northern District of Illinois | | | | | | | Volu | ntary : | Petition | | | | |
|--|--|--|--|--|--|--|--|--|---|---|--|--|----------------------------|
| | ebtor (if ind z, Claudia | | er Last, First | , Middle): | | | Name | of Joint De | ebtor (Spouse |) (Last, First | , Middle): | | |
| | All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | All Of (inclu- | ther Names de married, | used by the J maiden, and | oint Debtor trade names | in the last 8 yo | ears | | | |
| Last four dig | | Sec. or Indi | vidual-Taxp | ayer I.D. (| (ITIN)/Com | plete EIN | Last f | our digits o | f Soc. Sec. or | · Individual- | Гахрауег I.D. | (ITIN) No | o./Complete EIN |
| | ess of Debto | or (No. and | Street, City, | and State) |): | ZIP Code | | Address of | Joint Debtor | (No. and St | reet, City, and | State): | ZIP Code |
| County of P | Residence or | of the Drine | cinal Dlace o | f Rucines | | 60617 | | y of Recide | ence or of the | Principal Pl | ace of Busines | 20. | |
| Cook | cesidence of | of the Film | cipai Fiace (| of Busilies: | S. | | Count | y of Reside | ence of of the | i inicipai i i | ace of Busines | 55. | |
| Mailing Add | dress of Deb | otor (if diffe | rent from st | eet addres | ss): | | Mailir | ng Address | of Joint Debt | or (if differe | nt from street | address): | |
| | | | | | Г | ZIP Code | e | | | | | | ZIP Code |
| Location of (if different | | | | r | | | <u> </u> | | | | | | |
| | Type of of Organizati | Debtor | | | | of Business | S | | | | otcy Code Un | | h |
| ☐ Individu See Exhib ☐ Corpora ☐ Partners ☐ Other (If check this | nal (includes bit D on page tition (include thip) f debtor is not s box and stat | Joint Debto 2 of this form es LLC and one of the al e type of enti | bors) n. LLP) bove entities, tty below.) | Sing in 1 Rail Stoo | ckbroker nmodity Br aring Bank er | eal Estate a 101 (51B) | | Chapt Chapt Chapt Chapt Chapt | er 7 er 9 er 11 er 12 | ☐ Ci of ☐ Ci of | hapter 15 Petii a Foreign Ma hapter 15 Petii a Foreign No e of Debts k one box) | tion for Re in Proceed tion for Re | ding ecognition |
| Each country | lebtor's center y in which a fo g, or against d | oreign procee | eding | unde | | t, if applicable applicable tempt organithe United S | le) zation states | defined "incurr | are primarily co d in 11 U.S.C. § red by an indivi- onal, family, or | onsumer debts, 101(8) as dual primarily | o for | | are primarily ss debts. |
| Pall Pilla | Fil | 0 \ | heck one bo | x) | | | one box: | nall business | Chap debtor as defin | ter 11 Debt | | | |
| Filing Fed attach sig debtor is Form 3A. | e to be paid in ened application | n installments on for the cou fee except in | art's considera installments. | tion certifyi Rule 1006 7 individu | ing that the (b). See Office als only). Mu | Check | Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances | a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan w | ness debtor as descripting and an | defined in 11 Unated debts (exo | U.S.C. § 101(51) | ved to inside | e years thereafter). |
| ■ Debtor e | Administrates that estimates that estimates that ll be no fund | t funds will it, after any | be available exempt proj | erty is ex | cluded and | administra | | es paid, | | THIS | S SPACE IS FOI | R COURT U | JSE ONLY |
| Estimated N | Number of C 50- 99 | reditors 100- 199 | 200- 999 | 1,000- 5,000 | 5,001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | | | |
| Estimated A | Assets \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion | | | | |
| Estimated L \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | | | | | |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main

Document Page 2 of 54

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Martinez, Claudia (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Joseph R. Doyle April 9, 2015 Signature of Attorney for Debtor(s) (Date) Joseph R. Doyle 6279065 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Name of Debtor(s):

Martinez, Claudia

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Claudia Martinez

Signature of Debtor Claudia Martinez

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 9, 2015

Date

Signature of Attorney*

X /s/ Joseph R. Doyle

Signature of Attorney for Debtor(s)

Joseph R. Doyle 6279065

Printed Name of Attorney for Debtor(s)

Bizar & Doyle, LLC

Firm Name

123 West Madison Street Suite 205

Chicago, IL 60602

Address

Email: joe@bizardoylelaw.com

312-427-3100 Fax: 312-427-5400

Telephone Number

April 9, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

$Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

I War tillez

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

| ₹ 7 |
|-----|
| X |
| |

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

| | _ | | | |
|---|----|---|---|--|
| ٩ | ٧ | v | • | |
| | ١, | 8 | | |

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 4 of 54

| B1 (Official For | m 1)(04/13) | | Page 2 |
|---|--|---|---|
| Voluntary | y Petition | Name of Debtor(s): Martinez, Claudia | |
| (This page mu | st be completed and filed in every case) | iwai iiricz, Olaudia | |
| 1 0 | All Prior Bankruptcy Cases Filed Within Las | 8 Years (If more than two | , attach additional sheet) |
| Location Where Filed: | - None - | Case Number: | Date Filed: |
| Location Where Filed: | | Case Number: | Date Filed: |
| Per | nding Bankruptcy Case Filed by any Spouse, Partner, or | Affiliate of this Debtor (I | f more than one, attach additional sheet) |
| Name of Debt | or: | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| | Exhibit A | /To be completed if debter is | Exhibit B an individual whose debts are primarily consumer debts.) |
| forms 10K a pursuant to S and is reques | oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 string relief under chapter 11.) A is attached and made a part of this petition. | I, the attorney for the petit have informed the petition 12, or 13 of title 11, Unite | ioner named in the foregoing petition, declare that I er that [he or she] may proceed under chapter 7, 11, d-States Code, and have explained the relief available further entity that delivered to the debtor the notice March 13, 2015 or Debtor(s) (Date) |
| | | nibit C | |
| Yes, and No. (To be comp Exhibit If this is a join | leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made | nibit D ach spouse must complete a a part of this petition. | and attach a separate Exhibit D.) |
| | | ng the Debtor - Venue | |
| | | pplicable box) | |
| | Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for | oal place of business, or prin | |
| | There is a bankruptcy case concerning debtor's affiliate, g | eneral partner, or partnersh | ip pending in this District. |
| | Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District. | s in the United States but is | a defendant in an action or |
| | Certification by a Debtor Who Resid | es as a Tenant of Resident plicable boxes) | tial Property |
| | Landlord has a judgment against the debtor for possession | | ox checked, complete the following.) |
| | (Name of landlord that obtained judgment) | | |
| | (Address of landlord) | | |
| | Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment | | |
| | Debtor has included with this petition the deposit with the after the filing of the petition. | | |
| | Debtor certifies that he/she has served the Landlord with | this certification. (11 U.S.C | c. § 362(1)). |

B1 (Official Form 1)(04/13)

Name of Debtor(s):

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Martinez, Claudia

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Debtor Claudia Martinez

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 13, 2015

Date

Figurature of Attorney*

Signature of Attorney for Debtor(s)

Joseph R. Doyle 8279065

Printed Name of Attorney for Debtor(s)

Bizar & Doyle, LLC

Firm Name

123 West Madison Street

Suite 205

Chicago, IL 60602

Address

Email: joe@bizardoylelaw.com

312-427-3100 Fax: 312-427-5400

Telephone Number

March 13, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one hox.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 6 of 54

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

| In re | Claudia Martinez | | Case No. | |
|-------|------------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 7 of 54

| 1D (Official Form 1, Exhibit D) (12/09) - Cont. | ge 2 |
|---|------|
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); ☐ Active military duty in a military combat zone. | |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district. | |
| I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: Slandia Martinez Date: March 13, 2015 | |

Case 15-12752 Doc 1

Filed 04/09/15 Document

Entered 04/09/15 15:58:29 Desc Main Page 8 of 54

Case No.

B6 Declaration (Official Form 6 - Declaration). (12/07)

In re Claudia Martinez

United States Bankruptcy Court Northern District of Illinois

| | | Debtor(s) | Chapter | 7 |
|------|----------------|---|---------------------|------|
| | DECLARATI | ON CONCERNING DEBTOR | R'S SCHEDUL | ES |
| | DECLARATION UI | NDER PENALTY OF PERJURY BY I | INDIVIDUAL DE | BTOR |
| Date | | erjury that I have read the foregoing su rect to the best of my knowledge, information Signature Claudia Martinez Debtor | mation, and belief. | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 9 of 54

B7 (Official Form 7) (04/13)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 13, 2015

Signature

Claudia Martinez

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 10 of 54

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

| | Case No. | |
|------------------------|--|---|
| Debtor(s) | — Chapter | 7 |
| ature Claudia Martinez | | |
| | DEBTOR'S STATEME tes my intention as to an | Debtor(s) Chapter DEBTOR'S STATEMENT OF INTENtes my intention as to any property of my ature Claudia Martinez |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 11 of 54

United States Bankruptcy CourtNorthern District of Illinois

| In re | Claudia Martinez | | Case No. | | |
|-------|--|---|---------------------------|--|-----------------------------|
| | | ebtor(s) | Chapter | 7 | |
| | DISCLOSURE OF COMPENSATION | N OF ATTORNEY F | OR DE | CBTOR(S) | |
| | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certif paid to me within one year before the filing of the petition in bankrup behalf of the debtor(s) in contemplation of or in connection with the bankrupter of the debtor of t | tcy, or agreed to be paid to m | ne, for serv | amed debtor and that of ices rendered or to be | compensation rendered on |
| | For legal services, I have agreed to accept | | | 850.00 | |
| | Prior to the filing of this statement I have received | \$ | | 850.00 | |
| | Balance Due | \$ | | 0.00 | |
| 2. | The source of the compensation paid to me was: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 3. | The source of compensation to be paid to me is: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 4. | ■ I have not agreed to share the above-disclosed compensation with | any other person unless the | y are mem | bers and associates of | my law firm. |
| | ☐ I have agreed to share the above-disclosed compensation with a property of the agreement, together with a list of the names of the period of the property of the same of the period o | erson or persons who are no ople sharing in the compensa | t members tion is atta | or associates of my lached. | ıw firm. A |
| 5. | In return for the above-disclosed fee, I have agreed to render legal se | rvice for all aspects of the ba | nkruptcy c | ase, including: | |
| | a. Analysis of the debtor's financial situation, and rendering advice to b. Preparation and filing of any petition, schedules, statement of affact. c. Representation of the debtor at the meeting of creditors and confid. [Other provisions as needed] | irs and plan which may be re mation hearing, and any adj | equired; ourned hea | rings thereof; | |
| | Negotiations with secured creditors to reduce to n reaffirmation agreements and applications as need 522(f)(2)(A) for avoidance of liens on household go | led; preparation and filin | g of moti | ons pursuant to 1 | 1 USC |
| 6. | By agreement with the debtor(s), the above-disclosed fee does not in Representation of the debtors in any dischargeabi proceeding. | clude the following service: lity actions, judicial lien | avoidanc | es or any other ad | versary |
| | CERTIF | CATION | | | |
| this | I certify that the foregoing is a complete statement of any agreement bankruptcy proceeding. | or arrangement for payment | to me for r | epresentation of the d | ebtor(s) in |
| | | | |) | |
| Date | | oseph R. Doyle 6279065 | _/ | | |
| | Ę | ii∕zar &∕Doyle, LLC | | | |
| | | 23 West Madison Street uite 205 | | | |
| | | hicago, IL 60602 | | | |
| | | 12-427-3100 Fax: 312-4 be@bjzardoylelaw.com | 27-5400 | | |
| L | | JUE SIEGIOUY ICION ICOIII | | | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Mair Document Page 13 of 54

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 14 of 54

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

| | Northe | rn District of Illinois | | | | | | |
|---------|--|--------------------------|------------------------|----------------------------|--|--|--|--|
| In re | Claudia Martinez | | Case No | | | | | |
| | | Debtor(s) | Chapter | 7 | | | | |
| | CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE | | | | | | | |
| | Certi | fication of Debtor | | | | | | |
| | I (We), the debtor(s), affirm that I (we) have receiv | ed and read the attached | notice, as required by | § 342(b) of the Bankruptcy | | | | |
| Code. | ia Martinez | ×Maudin | Martines | March 13, 2015 | | | | |
| Printed | d Name(s) of Debtor(s) | Signature of I | Debtor | Date | | | | |
| Case N | No. (if known) | XSignature of J | oint Debtor (if any) | Date | | | | |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 15 of 54

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

| In re | Claudia Martinez | | Case No. | |
|-------|------------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 16 of 54

| B 1D (Official Form 1, Exhibit D) (12/09) - Cont. | Page 2 |
|---|------------|
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental ill mental deficiency so as to be incapable of realizing and making rational decisions with restrict the problem. | |
| financial responsibilities.); | 4 of boins |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the exter unable, after reasonable effort, to participate in a credit counseling briefing in person, by t through the Internet.); | |
| ☐ Active military duty in a military combat zone. | |
| a receive minimaly doubt in a minimaly dominate zone. | |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit of requirement of 11 U.S.C. § 109(h) does not apply in this district. | ounseling |
| I certify under penalty of perjury that the information provided above is true and co | rrect. |
| Signature of Debtor: /s/ Claudia Martinez | |
| Claudia Martinez | |
| Date: April 9, 2015 | |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 17 of 54

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

| In re | Claudia Martinez | | Case No. | |
|-------|------------------|--------|----------|---|
| _ | | Debtor | | |
| | | | Chapter | 7 |
| | | | 1 | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 3 | 29,370.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 48,238.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 4 | | 21,737.00 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 2,453.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 2,505.00 |
| Total Number of Sheets of ALL Schedu | ıles | 17 | | | |
| | T | otal Assets | 29,370.00 | | |
| | | | Total Liabilities | 69,975.00 | |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 18 of 54

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

| In re | Claudia Martinez | | Case No. | | |
|-------|------------------|--------|----------|---|---|
| | | Debtor | , | | |
| | | | Chapter | 7 | _ |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|----------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 5,177.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 5,177.00 |

State the following:

| Average Income (from Schedule I, Line 12) | 2,453.00 |
|--|----------|
| Average Expenses (from Schedule J, Line 22) | 2,505.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14) | 3,145.17 |

State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 21,463.00 |
|--|------|-----------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 21,737.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 43,200.00 |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 19 of 54

B6A (Official Form 6A) (12/07)

| In re | Claudia Martinez | Case No | |
|-------|------------------|---------|--|
| - | | Debtor | |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 20 of 54

B6B (Official Form 6B) (12/07)

| In re | Claudia Martinez | Case No. |
|-------|------------------|----------|
| - | | Debtor |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--|---|--|
| 1. | Cash on hand | X | | | |
| 2. | Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking account with Chase Bank | J | 800.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | | Miscellaneous used household goods | - | 1,100.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Miscellaneous books, tapes, CD's, etc. | - | 95.00 |
| 6. | Wearing apparel. | | Personal used clothing | - | 500.00 |
| 7. | Furs and jewelry. | | Miscellaneous costume jewelry | - | 100.00 |
| 8. | Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. | Annuities. Itemize and name each issuer. | X | | | |
| | | | | | |

2 continuation sheets attached to the Schedule of Personal Property

2,595.00

Sub-Total >

(Total of this page)

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 21 of 54

B6B (Official Form 6B) (12/07) - Cont.

| In re | Claudia Martinez | | Case No. | |
|-------|------------------|--------|----------|--|
| • | | Debtor | -, | |

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| | | | (Continuation Sheet) | | |
|-----|---|------------------|--------------------------------------|---|---|
| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. | Accounts receivable. | X | | | |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | x | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| | | | (To | Sub-Total of this page) | al > 0.00 |

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 22 of 54

B6B (Official Form 6B) (12/07) - Cont.

| In re | Claudia Martinez | Case No. |
|--------|------------------|----------|
| 111 10 | Oldudia martino | |

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--------------------------------------|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | x | | | |
| 25. | Automobiles, trucks, trailers, and | 2013 | Chrysler 200 18,000 miles | - | 13,075.00 |
| | other vehicles and accessories. | 2012 | Honda Civic 19,000 miles | - | 13,700.00 |
| 26. | Boats, motors, and accessories. | X | | | |
| 27. | Aircraft and accessories. | X | | | |
| 28. | Office equipment, furnishings, and supplies. | X | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. | Inventory. | X | | | |
| 31. | Animals. | X | | | |
| 32. | Crops - growing or harvested. Give particulars. | X | | | |
| 33. | Farming equipment and implements. | X | | | |
| 34. | Farm supplies, chemicals, and feed. | X | | | |
| 35. | Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > (Total of this page)

26,775.00

Total >

29,370.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 23 of 54

B6C (Official Form 6C) (4/13)

| In re | Claudia Martinez | Case No |
|-------|------------------|----------|
| _ | | Debtor , |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | ☐ Check if debtor claims a homestead exemption that exceeds |
|---|--|
| (Check one box) | \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter |
| ☐ 11 U.S.C. §522(b)(2) | with respect to cases commenced on or after the date of adjustment.) |
| ■ 11 U.S.C. §522(b)(3) | |

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--------------------------------------|----------------------------------|---|
| Checking, Savings, or Other Financial Accounts, Ce | ertificates of Denosit | | |
| Checking account with Chase Bank | 735 ILCS 5/12-1001(b) | 800.00 | 800.00 |
| Household Goods and Furnishings Miscellaneous used household goods | 735 ILCS 5/12-1001(b) | 1,100.00 | 1,100.00 |
| <u>Books, Pictures and Other Art Objects; Collectibles</u> Miscellaneous books, tapes, CD's, etc. | 735 ILCS 5/12-1001(a) | 95.00 | 95.00 |
| Wearing Apparel Personal used clothing | 735 ILCS 5/12-1001(a) | 500.00 | 500.00 |
| <u>Furs and Jewelry</u> Miscellaneous costume jewelry | 735 ILCS 5/12-1001(b) | 100.00 | 100.00 |

Total: 2,595.00 2,595.00

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Page 24 of 54 Document

B6D (Official Form 6D) (12/07)

| In re | Claudia Martinez | Case No | |
|-------|------------------|---------|--|
| _ | | Debtor | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| | <u> </u> | | ured claims to report on this schedule D. | | | | | |
|--|-----------------|--------------|--|------------|--------------|----------------------------|--|---------------------------------|
| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Hu H C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGEN | LIQU | I S P U T E | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
| Account No. xxxxxx4340 | | | Opened 1/12/13 Last Active 12/31/14 | T | E | | | |
| Alphera Financial Serv Po Box 3608 Dublin, OH 43016 | | - | Lien on vehicle 2013 Chrysler 200 18,000 miles | | D | | | |
| Account No. xxxxxxxxxxxxx0001 | ╀ | ╀ | Value \$ 13,075.00 Opened 4/01/13 Last Active 12/15/14 | ┝ | ┝ | Н | 24,828.00 | 11,753.00 |
| Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408 | | - | Lien on vehicle 2012 Honda Civic 19,000 miles | | | | | |
| Account No. | ╁ | + | Value \$ 13,700.00 | \vdash | \vdash | Н | 23,410.00 | 9,710.00 |
| | | | Value \$ | | | | | |
| Account No. | 4 | | | | | | | |
| | | | Value \$ | | | | | |
| continuation sheets attached | | | (Total of t | Sub his | | | 48,238.00 | 21,463.00 |
| | | | (Report on Summary of So | | Γota dule | | 48,238.00 | 21,463.00 |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 25 of 54

B6E (Official Form 6E) (4/13)

| In re | Claudia Martinez | Case No. | |
|-------|------------------|---|--|
| - | | Debtor ———————————————————————————————————— | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
|---|
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| ☐ Domestic support obligations |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible refused a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| ☐ Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointmen trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| ☐ Wages, salaries, and commissions |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whicheve occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| ☐ Contributions to employee benefit plans |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of but whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| ☐ Certain farmers and fishermen |
| Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| ☐ Deposits by individuals |
| Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| ☐ Taxes and certain other debts owed to governmental units |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| ☐ Commitments to maintain the capital of an insured depository institution |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Fe Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| ☐ Claims for death or personal injury while debtor was intoxicated |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 26 of 54

B6F (Official Form 6F) (12/07)

| In re | Claudia Martinez | | Case No. | |
|-------|------------------|--------|----------|--|
| - | | Debtor | ., | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| 8 | | | Ī | | | | | |
|--|-----------------|--------|---|------|-----------|-------------|--------|-----------------|
| CREDITOR'S NAME, | Ç | Нι | sband, Wife, Joint, or Community | Ğ | U | Ŀ | ЭТ | |
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | J H | | | QU | U T F | J T | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxxx5049 | | | Opened 8/01/07 Last Active 1/09/15 Credit Card | T | D A T E D | | | |
| 1 Fbsd First Financial Bank USA Po Box 1200 North Sioux City, SD 57049 | | - | Credit Card | | <u> </u> | | | 1,169.00 |
| Account No. xxx-xx-4930 | † | | 2013 | T | ┢ | T | † | |
| Advocate Christ Medical Center 4440 W 95th St Oak Lawn, IL 60453 | | - | Medical | | | | | 1,190.00 |
| Account No. xxxxxxxx6333 | | | 08 | T | T | T | † | |
| AT&T Mobility PO Box 6416 Carol Stream, IL 60197-6416 | | - | Cell | | | | | |
| | | | | | | L | | 931.00 |
| Account No. xxx-xx-4930 BP/Citibank SD PO Box 15687 Wilmington, DE 19850 | | _ | 2013 Credit Card | | | | | 3,419.00 |
| 3 continuation sheets attached | | | (Total of | Subt | | | | 6,709.00 |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 27 of 54

B6F (Official Form 6F) (12/07) - Cont.

| In re | Claudia Martinez | | Case No. | |
|-------|------------------|--------|----------|--|
| | | Debtor | , | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER | O D E B | н | band, Wife, Joint, or Community | | ; L) N L | I D I I S | |
|--|------------------|-------------|---|-----------------------|-----------------------|-----------------|-----------------|
| | Ē | , , , I | | I T | . 1 . | 15 | |
| | | C J M | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | T N G E N | | ΙE | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxxx7240 | | | Opened 4/01/08 Last Active 1/19/15 Credit Card | ╗ | | | |
| Chase Card Po Box 15298 Wilmington, DE 19850 | | - | Credit Card | | | | 3 500 00 |
| Account No. xxxxxxxxxxxx4126 | | | Opened 12/01/07 Last Active 1/19/15 | | | | 3,590.00 |
| Chase Card Po Box 15298 Wilmington, DE 19850 | | - | Credit Card | | | | |
| | | | | | | | 3,489.00 |
| Account No. xxx2206 Christ Medical Center 4440 W 95th St Oak Lawn, IL 60453 | | | 14 Medical | | | | |
| | | | | | | | 50.00 |
| Account No. xxxxx9174 Comenity Bank/vctrssec Po Box 182789 Columbus, OH 43218 | | | Opened 9/01/09 Last Active 1/09/15 Charge Account | | | | 191.00 |
| Account No. xxxxxxxxxxxxxxxxx0610 | | | Opened 6/01/10 Last Active 1/21/15 | | + | | 191.00 |
| Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773 | | - | Educational | | | | 3,453.00 |
| Sheet no1 of _3 sheets attached to Schedule of | | | | Sub | atot | <u></u> | 1 2,122.00 |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 28 of 54

B6F (Official Form 6F) (12/07) - Cont.

| In re | Claudia Martinez | | Case No. | |
|-------|------------------|--------|----------|--|
| | | Debtor | , | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | С | | akand Milita Jaint an Oassansiite | 16 | 1 | <u> </u> | |
|--|----------|------------------|---|-----------|-------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | | T F | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxx9413 | | | Opened 11/01/12 Last Active 1/20/15 | Т | T E D | | |
| GECRB/Old Navy Attn: Bankruptcy Po Box 130104 Roswell, GA 30076 | | - | Credit Card | | | | 801.00 |
| Account No. xxxxxxxxxxx7171 | t | | Opened 10/01/14 Last Active 1/11/15 | | | | |
| Lenscrafters/GECRB Attn: Bankruptcy Po Box 182686 Columbus, OH 43218 | | _ | Charge Account | | | | |
| | | | | | | | 394.00 |
| Account No. xxxxxxxxxxxxxxxxxxxxxx0809 Navient Po Box 9500 Wilkes Barre, PA 18773 | | - | Opened 8/01/07 Last Active 1/20/15 Educational | | | | 1,724.00 |
| Account No. xxxxxxxxxxx7208 Sams Club / GEMB Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076 | | - | Opened 6/01/11 Last Active 1/20/15 Charge Account | | | | 933.00 |
| Account No. xxx7963 Security Credit System 622 Main St Ste 301 Buffalo, NY 14202 | | _ | Opened 12/01/12 Last Active 2/24/15 Collection Attorney Robert Morris University Illin | | | | 152.00 |
| Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | - | | (Total of | Sub | | | 4,004.00 |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 29 of 54

B6F (Official Form 6F) (12/07) - Cont.

| In re | Claudia Martinez | Case No | _ |
|-------|------------------|---------|---|
| _ | | Debtor | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | | | | _ | _ | |
|---|---------|----------|--------------------------------------|------------|---------|----------|-----------------|
| CREDITOR'S NAME, | CODEBTO | Hu | sband, Wife, Joint, or Community | C O N T I | UN | P | |
| MAILING ADDRESS | Ď | н | DATE CLAIM WAS INCURRED AND | Ň | ΙË | S | |
| INCLUDING ZIP CODE, | B | w | CONSIDERATION FOR CLAIM. IF CLAIM | | ď | u | |
| AND ACCOUNT NUMBER | T | J | IS SUBJECT TO SETOFF, SO STATE. | N | ۱'n | ĮĘ | AMOUNT OF CLAIM |
| (See instructions above.) | R | С | is sebaler to seroit, so sintle. | N G E N T | Ϊ́ρ | 5 | |
| Account No. xxxxx8706 | ┢ | H | Opened 11/01/12 Last Active 12/31/14 | ∀ T | T | DISPUTED | |
| Account No. AAAAA700 | 1 | | Credit Card | | E | | |
| L | | | Credit Card | \vdash | ۲ | + | ┥ |
| Td Bank Usa/targetcred | | | | | | | |
| Po Box 673 | | - | | | | | |
| Minneapolis, MN 55440 | | | | | | | |
| | | | | | | | |
| | | | | | | | 251.00 |
| | L | | | 丄 | \perp | L | 201.00 |
| Account No. | | | | | | | |
| | 1 | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Account No. | ┥ | | | + | + | ╁ | |
| Account No. | l | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | ┸ | | | |
| Account No. | | | | | | | |
| | 1 | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | l | 1 | | | 1 | | |
| Account No. | ✝ | \vdash | | + | + | + | |
| Account No. | 1 | | | | | | |
| | l | 1 | | | 1 | | |
| | l | 1 | | | 1 | | |
| | | | | | | | |
| | l | 1 | | | 1 | | |
| | 1 | 1 | | | 1 | | |
| | l | | | | | | |
| | <u></u> | | | 丄 | | | |
| Sheet no. 3 of 3 sheets attached to Schedule of | | | : | Sub | tota | al | 054.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | his | pas | ge) | 251.00 |
| | | | , | | - | | |
| | | | | | Γota | | 21,737.00 |
| | | | (Report on Summary of Se | che | dul | es) | 21,131.00 |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 30 of 54

B6G (Official Form 6G) (12/07)

| In re | Claudia Martinez | Case No | |
|-------|------------------|-------------|--|
| - | | , Debtor | |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 31 of 54

B6H (Official Form 6H) (12/07)

| In re | Claudia Martinez | Case No. | |
|-------|------------------|----------|--|
| _ | | Debtor | |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 32 of 54

| Fill | in this information to identify your c | ase: | | | | | | | |
|-------------|---|----------------------------|--|-----------|-------|---|---|----------------------|----------|
| | otor 1 Claudia Mar | | | | | | | | |
| | otor 2 use, if filing) | | | | _ | | | | |
| Uni | ted States Bankruptcy Court for the | : NORTHERN DISTRIC | CT OF ILLINOIS | | _ | | | | |
| | se number own) | | - | | | Check if this is An amende A supplement | ed filing ent showing | | |
| \bigcirc | fficial Form B 6I | | | | | | as of the fol | lowing date: | |
| | chedule I: Your Inc | omo | | | | MM / DD/ Y | YYY | | 12/1: |
| spo atta | olying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment | ır spouse is not filing wi | ith you, do not includ | le infori | natio | n about your spo | ouse. If mor | re space is | needed, |
| 1. | Fill in your employment information. | | Debtor 1 | | | Debtor 2 | 2 or non-fili | ng spouse | |
| | If you have more than one job, attach a separate page with information about additional | Employment status | ■ Employed | | | • | ☐ Employed☐ Not employed | | |
| | | | □ Not employed | _ | | | | | |
| | employers. Include part-time, seasonal, or | Occupation | Legal Assistant | | | | | | |
| | self-employed work. | Employer's name | Ciardelli, Cumm Compagna | ings & | | | | | |
| | Occupation may include student or homemaker, if it applies. | Employer's address | 70 E Lake #1000 Chicago, IL 6060 | 01 | | | | | |
| | | How long employed to | here? 6 years | | | | | | |
| Par | t 2: Give Details About Mor | nthly Income | | | | | | | |
| spou | mate monthly income as of the d | ate you file this form. If | , | | • | | • | · | J |
| | u or your non-filing spouse have more space, attach a separate sheet to | | ombine the information | for all e | emplo | yers for that perso | on on the line | es below. If | you need |
| | | | | | | For Debtor 1 | For Debt | tor 2 or g spouse | |
| 2. | List monthly gross wages, sala deductions). If not paid monthly, | | | 2. | \$_ | 3,145.00 | \$ | N/A | |
| 3. | Estimate and list monthly overt | ime pay. | | 3. | +\$_ | 0.00 | +\$ | N/A | |
| 4. | Calculate gross Income. Add lin | ne 2 + line 3. | | 4. | \$_ | 3,145.00 | \$ | N/A | |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 33 of 54

| 5. List 5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h. 6. Add 7. Cal | by line 4 here | | For | D-1-14 | | | |
|---|--|------------|-------------|---------------|-------------|---------------------------|---------|
| 5. List 5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h. 6. Add 7. Cal 8. List 8a. 8b. | ny lina 4 hara | | | Debtor 1 | | ebtor 2 or ling spouse | |
| 5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h. 6. Add 7. Call 8. List 8a. | by line 4 here | 4. | \$ | 3,145.00 | \$ | N/A | |
| 5b. 5c. 5d. 5e. 5f. 5g. 5h. 6. Add 8. List 8a. 8b. | all payroll deductions: | | | | | | |
| 5c. 5d. 5e. 5f. 5g. 5h. 6. Add 7. Calc. 8a. List 8a. | Tax, Medicare, and Social Security deductions | 5a. | \$ | 692.00 | \$ | N/A | |
| 5d. 5e. 5f. 5g. 5h. 6. Add 7. Calc 8a. List 8a. | Mandatory contributions for retirement plans | 5b. | \$ | 0.00 | \$ | N/A | |
| 5e. 5f. 5g. 5h. 6. Add 7. Cald 8a. List 8a. | Voluntary contributions for retirement plans | 5c. | \$ | 0.00 | \$ | N/A | |
| 5f. 5g. 5h. 6. Add 7. Cald 8a. List 8a. | Required repayments of retirement fund loans | 5d. | \$ | 0.00 | \$ | N/A | |
| 5g. 5h. 6. Add 7. Cald 8. List 8a. 8b. | Insurance | 5e. | \$ | 0.00 | \$ | N/A | |
| 5h. 6. Add 7. Call 8. List 8a. 8b. | Domestic support obligations | 5f. | \$ | 0.00 | \$ | N/A | |
| 6. Add7. Cal8. List8a.8b. | Union dues | 5g. | \$ <u> </u> | 0.00 | \$ <u> </u> | N/A | |
| 7. Cal e 8. List 8a. | Other deductions. Specify: | 5h.+ | \$ | | + \$ | N/A | |
| 8. List 8a. | the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. | \$ <u> </u> | 692.00 | \$ | N/A | |
| 8a. 8b. | culate total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$ <u> </u> | 2,453.00 | \$ | N/A | |
| | all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total | 0.0 | ¢ | 0.00 | ¢ | N/A | |
| | monthly net income. Interest and dividends | 8a. 8b. | \$ <u> </u> | 0.00 | \$ <u> </u> | N/A N/A | |
| | Family support payments that you, a non-filing spouse, or a dependent | | Ψ | 0.00 | Ψ | IN/A | |
| | regularly receive Include alimony, spousal support, child support, maintenance, divorce | | \$ | 0.00 | ¢ | NI/A | |
| 8d. | settlement, and property settlement. Unemployment compensation | 8c. 8d. | \$ <u> </u> | 0.00 | \$ | N/A N/A | |
| 8e. | Social Security | 8e. | \$ <u> </u> | 0.00 | \$ <u> </u> | N/A | |
| 8f. | Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | 8f. | \$ | 0.00 | \$ | N/A | |
| 8g. | Pension or retirement income | 8g. | \$ | 0.00 | \$ | N/A | |
| 8h. | Other monthly income. Specify: | _ 8h.+ | \$ | 0.00 | + \$ | N/A | |
| 9. Add | l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. | \$ | 0.00 | \$ | N/A | |
| 10 Cal | culate monthly income. Add line 7 + line 9. | 10. \$ | | 2,453.00 + \$ | | N/A = \$ 2 | ,453.00 |
| | the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | | | | | | ,400.00 |
| Incl othe Do | te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify: | depen | - | • | | nedule J. 11. +\$ | 0.00 |
| | I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies | | | | | | ,453.00 |
| 13. Do | you expect an increase or decrease within the year after you file this form | ? | | | | Combined monthly in | |
| | · · · · · · · · · · · · · · · · · · · | | | | | | |

Official Form B 6I Schedule I: Your Income page 2

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 34 of 54

| — ··· | | | | | | 1 | | |
|--------------|------------------------------|--|---------------------------|---|-----------------------|------------|---------------------|----------------------------------|
| Fill | in this informa | ition to identify yo | our case: | | | | | |
| Deb | otor 1 | Claudia Mar | tinez | | | Ch | eck if this is: | |
| Deh | otor 2 | | | | | | An amended filing | g owing post-petition chapter |
| | ouse, if filing) | | | | | | | of the following date: |
| Unit | ted States Bankr | ruptcy Court for the | : NORTH | IERN DISTRICT OF ILLIN | OIS | | MM / DD / YYYY | |
| Cas | se number | | | | | п | A separate filing t | for Debtor 2 because Debtor |
| | nown) | | | | | Ц | 2 maintains a sep | |
| 0 | fficial Fo | rm B 6J | | | | | | |
| | | J: Your | _ Exper | 1989 | | | | 12/1: |
| Be info | as complete ormation. If m | and accurate as | s possible. eded, atta | If two married people ar ch another sheet to this | | | | for supplying correct |
| Par 1. | t 1: Descr Is this a joir | ribe Your House nt case? | hold | | | | | |
| | ■ No. Go to | | | | | | | |
| | _ | | in a separ | ate household? | | | | |
| | □N | 0 | | | | | | |
| | ΠY | es. Debtor 2 mus | st file a sep | parate Schedule J. | | | | |
| 2. | Do you have | e dependents? | ☐ No | | | | | |
| | Do not list D Debtor 2. | ebtor 1 and | Yes. | Fill out this information for each dependent | Dependent's relati | | Dependent's age | Does dependent live with you? |
| | Do not state | the | | | | | | □ No |
| | dependents' | names. | | | Dependent | | 3 | Yes |
| | | | | | | | | □ No □ Yes |
| | | | | | | | _ | _ □ res □ No |
| | | | | | | | | ☐ Yes |
| | | | | | | | | _ |
| • | D | | | | | | | _ Yes |
| 3. | expenses o | oenses include f people other t d your depende | han <u> </u> | No Yes | | | | |
| | | ate Your Ongoi | | y Expenses uptcy filing date unless y | ou are using this fo | orm oc o | cumplement in a Cl | nantar 12 agos to report |
| exp | | | | | | | | of the form and fill in the |
| the | | h assistance an | | government assistance i luded it on <i>Schedule I:</i>) | | | Your ex | penses |
| 4. | | | ship expen | ses for your residence. | nclude first mortgage | — e | | 700.00 |
| | | nd any rent for th | | | 3 0 | 4. | \$ | 700.00 |
| | If not include | led in line 4: | | | | | | |
| | | estate taxes | | | | 4a. | | 0.00 |
| | | rty, homeowner' | | | | 4b. | | 0.00 |
| | | maintenance, re owner's associa | • | ipkeep expenses | | 4c. 4d. | | 0.00 |
| 5. | | | | our residence, such as ho | me equity loans | | \$ | 0.00 |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 35 of 54

| Debtor 1 Claudia | n Martinez | Case num | ber (if known) | |
|---|---|-----------|----------------|----------------------------|
| 6. Utilities: | | | | |
| | y, heat, natural gas | 6a. | \$ | 0.00 |
| | ewer, garbage collection | 6b. | \$ | 0.00 |
| | ne, cell phone, Internet, satellite, and cable services | 6c. | \$ | 105.00 |
| 6d. Other. S | | 6d. | \$ | |
| | | od. 7. | \$ | 0.00 |
| | sekeeping supplies | | · | 400.00 |
| | children's education costs | 8. | \$ | 600.00 |
| | dry, and dry cleaning | 9. | \$ | 100.00 |
| | products and services | 10. | \$ | 50.00 |
| | ental expenses | 11. | \$ | 300.00 |
| Transportation Do not include | Include gas, maintenance, bus or train fare. car payments. | 12. | \$ | 100.00 |
| | , clubs, recreation, newspapers, magazines, and books | 13. | \$ | 0.00 |
| | ntributions and religious donations | 14. | \$ | 0.00 |
| 5. Insurance. | | | · | 0.00 |
| | insurance deducted from your pay or included in lines 4 or 20. | | | |
| 15a. Life insu | · · · · | 15a. | \$ | 0.00 |
| 15b. Health in | surance | 15b. | \$ | 0.00 |
| 15c. Vehicle i | nsurance | 15c. | \$ | 0.00 |
| 15d. Other ins | surance. Specify: | 15d. | \$ | 0.00 |
| | include taxes deducted from your pay or included in lines 4 or 20 |). | | 0.00 |
| Specify: | | 16. | \$ | 0.00 |
| 7. Installment or | lease payments: | | - | |
| 17a. Car payr | ments for Vehicle 1 | 17a. | \$ | 0.00 |
| 17b. Car payr | ments for Vehicle 2 | 17b. | \$ | 0.00 |
| 17c. Other. S | pecify: Student Loans | 17c. | \$ | 150.00 |
| 17d. Other. S | pecify: | 17d. | \$ | 0.00 |
| 8. Your payment | s of alimony, maintenance, and support that you did not rep | ort as | - | _ |
| deducted from | your pay on line 5, Schedule I, Your Income (Official Form | | \$ | 0.00 |
| Other paymen | ts you make to support others who do not live with you. | | \$ | 0.00 |
| Specify: | | 19. | | |
| | perty expenses not included in lines 4 or 5 of this form or or | | | |
| | es on other property | 20a. | | 0.00 |
| 20b. Real esta | ate taxes | 20b. | \$ | 0.00 |
| 20c. Property | , homeowner's, or renter's insurance | 20c. | \$ | 0.00 |
| 20d. Maintena | ance, repair, and upkeep expenses | 20d. | \$ | 0.00 |
| 20e. Homeow | ner's association or condominium dues | 20e. | \$ | 0.00 |
| Other: Specify | : | 21. | +\$ | 0.00 |
| 2. Your monthly | expenses. Add lines 4 through 21. | 22. | \$ | 2,505.00 |
| • | our monthly expenses. | | · | |
| | r monthly net income. | | | |
| - | e 12 (your combined monthly income) from Schedule I. | 23a. | \$ | 2,453.00 |
| | ur monthly expenses from line 22 above. | 23b. | | 2,505.00 |
| 1,7,7 | - ' | | | _,,,,,,,, |
| 23c. Subtract | your monthly expenses from your monthly income. | | | |
| | ılt is your monthly net income. | 23c. | \$ | -52.00 |
| For example, do | t an increase or decrease in your expenses within the year a you expect to finish paying for your car loan within the year or do you expe e terms of your mortgage? | | | e or decrease because of a |
| ☐ Yes. | | | | |
| Explain: | | | | |

Document

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Page 36 of 54

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | Claudia Martinez | | | Case No. | |
|--------|--|----------------------|--|----------|----|
| | | | Debtor(s) | Chapter | 7 |
| | DECLARATION CO | ONCERN | IING DEBTOR'S SC | HEDUL | ES |
| | DECLARATION UNDER P | OF PERJURY BY INDIVI | DUAL DEI | BTOR | |
| | I declare under penalty of perjury the sheets, and that they are true and correct to the | | les, consisting of19 | | |
| Date _ | April 9, 2015 | Signature | /s/ Claudia Martinez Claudia Martinez Debtor | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 37 of 54

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

| In re | Claudia Martinez | | Case No. | |
|-------|------------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$7,756.00 2015 YTD: Employment Income \$39,631.00 2014: Employment Income \$37,798.00 2013: Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 38 of 54

B7 (Official Form 7) (04/13)

2

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 39 of 54

B7 (Official Form 7) (04/13)

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Bizar & Doyle, LLC 123 W. Madison Street Suite 205 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 2015

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$850

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 40 of 54

B7 (Official Form 7) (04/13)

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Lorenzo Martinez

13028 S Houston Ave

13028 S Houston Ave Chicago, IL 60633 DESCRIPTION AND VALUE OF PROPERTY

Bank account \$800

LOCATION OF PROPERTY

Chase Bank

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Page 41 of 54 Document

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 13028 S Houston Ave Chicago, IL 60633

NAME USED **Claudia Martinez** DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 42 of 54

B7 (Official Form 7) (04/13)

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six vears immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 43 of 54

B7 (Official Form 7) (04/13)

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

RECORD

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the

commencement of this case.

NAME & ADDRESS OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 44 of 54

B7 (Official Form 7) (04/13)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 9, 2015

Signature /s/ Claudia Martinez

Claudia Martinez

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 45 of 54

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

| | | Northern Dis | trict of Illinois | | |
|---------|---|--------------------------|--|---------------------|-------------------------------|
| In re | Claudia Martinez | | | Case No. | |
| | | Ι | Debtor(s) | Chapter | 7 |
| D / D/F | | | OR'S STATEMENT | | |
| PART | A - Debts secured by property of property of the estate. Attach ac | · · | • | ed for EAC l | H debt which is secured by |
| Proper | ty No. 1 | 1 8 | | | |
| | or's Name: ra Financial Serv | | Describe Property So 2013 Chrysler 200 18 | | t: |
| _ | ty will be (check one): Surrendered | ☐ Retained | | | |
| | ning the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain | | id lien using 11 U.S.C. | § 522(f)). | |
| _ | ty is (check one): Claimed as Exempt | | ■ Not claimed as exe | mpt | |
| Proper | ty No. 2 | | | | |
| | or's Name: a Motor Credit | | Describe Property So 2012 Honda Civic 19 | | t: |
| _ | ty will be (check one): Surrendered | ☐ Retained | | | |
| | ning the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain | | id lien using 11 U.S.C. | § 522(f)). | |
| _ | ty is (check one): Claimed as Exempt | | ■ Not claimed as exe | mpt | |
| | B - Personal property subject to unex additional pages if necessary.) | pired leases. (All three | columns of Part B mu | st be complet | ted for each unexpired lease. |
| Proper | ty No. 1 | | | | |
| Lesson | 's Name: | Describe Leased Pro | operty: | Lease will b | e Assumed pursuant to 11 |

-NONE-

U.S.C. § 365(p)(2):

☐ YES ☐ NO

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 46 of 54

Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

| Date | April 9, 2015 | Signature | /s/ Claudia Martinez | |
|------|---------------|-----------|----------------------|--|
| | | | Claudia Martinez | |
| | | | Debtor | |

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 47 of 54

United States Bankruptcy Court Northern District of Illinois

| In re | e Claudia Martinez | | Case No. | | | |
|-------|--|---|------------------------------------|--------------------------------------|-----------------------|--|
| | | Debtor(s) | Chapter | 7 | | |
| | DISCLOSURE OF CO | MPENSATION OF ATTORN | EY FOR DI | EBTOR(S) | | |
| 1. | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy F paid to me within one year before the filing of the behalf of the debtor(s) in contemplation of or in a | e petition in bankruptcy, or agreed to be pa | id to me, for ser | | | |
| | For legal services, I have agreed to accept | | \$ | 850.00 | | |
| | Prior to the filing of this statement I have re | ceived | \$ | 850.00 | | |
| | Balance Due | | \$ | 0.00 | | |
| 2. | The source of the compensation paid to me was: | | | | | |
| | ■ Debtor □ Other (specify): | | | | | |
| 3. | The source of compensation to be paid to me is: | | | | | |
| | ■ Debtor □ Other (specify): | | | | | |
| 4. | ■ I have not agreed to share the above-disclose | ed compensation with any other person unle | ess they are mem | bers and associates | s of my law firm. | |
| | ☐ I have agreed to share the above-disclosed cocopy of the agreement, together with a list of | ompensation with a person or persons who f the names of the people sharing in the con | are not members | or associates of mached. | y law firm. A | |
| 5. | In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: | | | | | |
| | a. Analysis of the debtor's financial situation, arb. Preparation and filing of any petition, scheduc. Representation of the debtor at the meeting od. [Other provisions as needed] | les, statement of affairs and plan which ma f creditors and confirmation hearing, and a | y be required; ny adjourned hea | arings thereof; | | |
| | Negotiations with secured creditor reaffirmation agreements and app 522(f)(2)(A) for avoidance of liens | ors to reduce to market value; exemp plications as needed; preparation an on household goods. | otion planning d filing of mot | ; preparation an ions pursuant to | d filing of 11 USC | |
| 6. | By agreement with the debtor(s), the above-discless Representation of the debtors in a proceeding. | osed fee does not include the following ser any dischargeability actions, judicial | vice: I lien avoidanc | es or any other | adversary | |
| | | CERTIFICATION | | | | |
| this | I certify that the foregoing is a complete statement bankruptcy proceeding. | nt of any agreement or arrangement for pay | ment to me for r | representation of th | e debtor(s) in | |
| Date | d: April 9, 2015 | /s/ Joseph R. Doyle | | | | |
| | | Joseph R. Doyle 627 | 9065 | | | |
| | | Bizar & Doyle, LLC 123 West Madison S | 4=04 | | | |
| | | 123 West Madison S Suite 205 | ueet | | | |
| | | Chicago, IL 60602 | | | | |
| | | 312-427-3100 Fax: 3 | | | | |
| L | | joe@bizardoylelaw.c | com | | | |

Filed 04/09/15 Entered 04/09/15 15:58:29 Case 15-12752 Doc 1 Page 48 of 54 Document BIZAR & DOYLE, LLC - BANKRUPTCY CONTRACT UNSECURED DEBTS NON-DISCHARGEABLE SECURED DEBTS 1st Mortgage /Arrears 2nd Mortgage /Arrears Student Loans Automobile #1 Child Support Automobile #2 Parking Tickets **PMSI** Non-PMSI Govt. Debt Other Other TOTAL TOTAL Bank Account Setoff (Y/N) Garnishment (Y/N) Cosigned debt (Y/N) License suspended (Y/N) IRS Determination (Y/N) Wage assignment (Y/N) Judgment lien motion (Y/I Motion to avoid lien (Y/N) 722 Redemption (Y/N) CHAPTER 7 - eliminates dischargeable unsecured debts. (filing fee not included) CHAPTER 7 ATTORNEY'S FEE BALANCE \$ 450 PAYABLE in four (4) installments of \$ funt (before 11/6, plus RETAINER FEE \$ **FILING FEE** MONEY ORDER / CASHIER'S CHECK FOR \$335.00 AYABLE TO THE BIZAR & DOYLE, LLC THE CHAPTER 7 WILL NOT BE FILED UNTIL ATTORNEYS FEES ARE PAID IN FULL, INCLUDING THE FILING FEE CHAPTER 13 - debt consolidation plan ESTIMATED Chapter 13 payment plan to the Chapter 13 Frustee: % to the unsecured, non-priority creditor, claims. for months, paying an estimated ___ (filing fee not included) CHAPTER 13 ATTORNEY'S FEE Today you paid us \$ ____ retainer. Your balance is , plus \$310.00 for the filing fee. Your PAYMENT PLAN: \$ before-**<u>FILING FEE</u>**(MONEY ORDER OR CASHIER'S CHECK FOR PAYABLE TO THE BIZAR & DOYLE, LLC) will be paid toous through your Chapter 13 Plan payments to the Trustee. REMAINING BALANCE of \$ The above fee is for pre-confirmation work only All post-confirmation work is billed at \$275.00 per hour. The Chapter 13 payment above is just an estimate based on the records you have provided and is subject to change based on creditor claims, changes in your net income and expenses or changes in state or federal law. Please be aware, some non-dischargeable debts could survive the Chapter 13 Bankruptcy. CREDIT REPORT AND HANDLING CHARGES: \$ (COST IS SEPARATE FROM ATTORNEY AND FILING FEES). 1) FULL DISCLOSURE-Client agrees to fully disclose all financial information to BIZAR & DOYLE, LLC. Client must disclose all assets and all debts regardless of client's intentions to repay such debts and understands that it is a Federal crime to omit a creditor or other information from a bankruptcy petition. 2) TIMELY PAYMENT/LAW CHANGES - Client agrees to pay fees in full prior to the last payment date. Attorney's advice to client is based on current applicable Local, State and Federal laws. Client agrees to hold BIZAR & DOYLE, LLC harmless for damages related to changes in the law that affect client's ability to qualify for bankruptcy relief or to discharge debts within a bankruptcy case. BIZAR & DOYLE, LLC are not responsible for any client delay should the law change. Pay in full immediately so BIZAR & DOYLE, LLC can file client's case or risk that court rulings and law changes could alter the advice we give client. 3) STATE LAW PROCEEDINGS- Client must personally appear at any and all state court proceedings. BIZAR & DOYLE, LLC does not represent client in these matters and will not represent any bankruptcy client in ANY state law matter, including, but not limited to, divorce proceedings, contempt hearings, citation to discover assets, rules to show cause or any other civil or criminal lawsuits. Client is advised to attend all state court proceedings, unless specifically advised otherwise in writing. 4) REFUNDS-If client chooses to terminate BIZAR & DOYLE, LLC's services and representation at any time; client is only entitled to a refund of unearned fees. Client must submit a written request of cancellation. BIZAR & DOYLE, LLC's hourly rate is \$275 per hour for purposes of determining what refund client is entitled to in the event that client discharges BIZAR & DOYLE, LLC as client's attorneys. After receiving written notice, BIZAR & DOYLE, LLC will take approximately 45 days to do an accounting and issue a refund check of any unearned attorneys fees paid to date. 5) COLLECTIONS-If BIZAR & DOYLE, LLC is unable to collect its fees pursuant to this contract, we will refer your account to collections. Client is liable for all attorney's fees and costs incurred to collect the debt, including court costs. 6) RESCISSIONS- Client may only rescind a reaffirmation agreement by sending a written request, certified mail, return receipt requested, to BIZAR & DOYLE, LLC no less than 15 days prior to the bar date for rescissions. COUNSELING/FINANCIAL MANAGEMENT - Every client must receive credit counseling from an "approved nonprofit budget and credit counseling agency" within 180 days prior to filing a bankruptcy Each client must take a financial management course within 45 days of the 1st date set for your Section 341 meeting of creditors hearing. Take the classes at: USE <u>WWW.ACCESSBK.ORG</u> Attorney code- BD15131. 8) ADDITIONAL FEES- In addition to all court costs and filing fees, client agrees to pay additional fees for Amending Bankruptcy Schedules: \$230 to amend client's petition once the case is filed to add additional creditors and/or to list additional assets that were previously omitted. There is no charge to amend for a change of address. Missing court date or 341 meeting. Client must attend a §341 meeting approximately four weeks after client's case is filed. Client agrees to call BIZAR & DOYLE, LLC three weeks after client's case has been filed to obtain the §341 meeting date if client has not received notice of the meeting. BIZAR & DOYLE, LLC still has to appear at the hearing even if client does not and will charge \$200 additional fee for each missed court date/hearing. Adversary objections to discharge. BIZAR & DOYLE, LLC's fee for negotiating a settlement is approximately \$350 to be paid in advance of settlement. BIZAR & DOYLE, LLC's fee for litigating a discharge issue is \$275 per hour, ten hours to be paid in advance. Delays- BIZAR & DOYLE, LLC reserves the right to charge a minimum of \$150 for additional fees due to any client delays in paying the fees, returning the petition or in providing information to BIZAR & DOYLE, LLC, including appraisals, proof of insurance, titles or any other requested

expense, to work on this matter and divide fees with them on the basis of work and responsibility. Client authorizes BIZAR & DOYLE, LLC, at its discretion, to have attorneys within the firm, or outside counsel review client's file to explore other potential causes of action client may have against others.

Signature X DATE

DATE

DATE

documents of information. Avoiding Liens/ Redemptions-Client agrees that the above quoted fee does not include the following additional fees for services to avoid judgment liens against real estate, (\$550) _____, avoiding non-purchase money security interests (\$375) ______, or redemptions on vehicles (\$600) _____. These additional fees are to be paid prior to BIZAR & DOYLE, LLC drafting such motion. Client understands and agrees that if client does not pay the fee, BIZAR & DOYLE, LLC will not bring the motion and the lien will survive the bankruptcy. Client acknowledges that there is a limited time to bring such motions. Motion to reopen a closed bankruptcy case- Client agrees to pay \$375 plus \$260.00 filing fee for any motion to reopen a closed bankruptcy case for any reason once the case is discharged. Bounced checks-Client agrees to pay a \$30 bounced check fee to BIZAR & DOYLE, LTD for any returned checks not honored by client's bank for any reason. 9) GROUP PRACTICE/ CO-COUNSEL- Client understands that more than one attorney may work on different aspects of client's case. Client authorizes BIZAR & DOYLE, LLC's

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-12752 Doc 1 Filed 04/09/15 Entered 04/09/15 15:58:29 Desc Main Document Page 51 of 54

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

| | No | orthern District of Illinois | | | |
|--------|--|--|---------------------|---------------------------|----|
| In re | Claudia Martinez | | Case No. | | |
| | | Debtor(s) | Chapter 7 | | |
| | | F NOTICE TO CONSUME b) OF THE BANKRUPTC | ` |) | |
| 7-1- | I (We), the debtor(s), affirm that I (we) have | Certification of Debtor received and read the attached not | ice, as required by | § 342(b) of the Bankrupto | сy |
| Code. | | | | | |
| Claud | ia Martinez | X /s/ Claudia Marti | inez | April 9, 2015 | |
| Printe | d Name(s) of Debtor(s) | Signature of Deb | tor | Date | |
| Case N | No. (if known) | _ X | | | |
| | | Signature of Join | t Debtor (if any) | Date | |
| | | | | | |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

| | | Not there District of Inhiois | | |
|-------|--|--|-----------------------------|----------------|
| In re | Claudia Martinez | | Case No. | |
| | | Debtor(s) | Chapter 7 | |
| | VE | RIFICATION OF CREDITOR M | IATRIX | |
| | | Number of | Creditors: | 16 |
| | The above-named Debtor(s) (our) knowledge. | hereby verifies that the list of credi | tors is true and correct to | the best of my |
| Date: | April 9, 2015 | /s/ Claudia Martinez Claudia Martinez | | |

1 Fbsd First Financial Bank USA Po Box 1200 North Sioux City, SD 57049

Advocate Christ Medical Center 4440 W 95th St Oak Lawn, IL 60453

Alphera Financial Serv Po Box 3608 Dublin, OH 43016

AT&T Mobility PO Box 6416 Carol Stream, IL 60197-6416

BP/Citibank SD PO Box 15687 Wilmington, DE 19850

Chase Card Po Box 15298 Wilmington, DE 19850

Christ Medical Center 4440 W 95th St Oak Lawn, IL 60453

Comenity Bank/vctrssec Po Box 182789 Columbus, OH 43218

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

GECRB/Old Navy Attn: Bankruptcy Po Box 130104 Roswell, GA 30076 Lenscrafters/GECRB Attn: Bankruptcy Po Box 182686 Columbus, OH 43218

Navient Po Box 9500 Wilkes Barre, PA 18773

Sams Club / GEMB Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076

Security Credit System 622 Main St Ste 301 Buffalo, NY 14202

Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440

Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408